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Scientific article

**Current Issues in the Application of LegalTech in Electronic Interactions  
in Entrepreneurial Activity**

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**Abstract.** This article explores the main trends in the development of electronic business and the role of LegalTech innovations in entrepreneurship. The digital transformation of business activities, especially through technologies like blockchain, artificial intelligence (AI), and machine learning (ML), has fundamentally reshaped the landscape of entrepreneurship. Blockchain technology, while reducing transaction costs, poses challenges in resolving disputes without a third-party intermediary. Additionally, AI and ML are becoming strategic priorities for businesses, allowing them to enhance productivity, improve customer experience, and personalize services. Moreover, augmented reality (AR) and virtual reality (VR) applications are transforming how businesses engage with consumers by enabling them to visualize products before purchase, reducing product returns. The article highlights that despite the opportunities provided by these technologies, businesses must reorganize their systems and processes to fully capitalize on digital innovations. Cloud computing and mobile payment systems are further advancing business efficiency, though concerns regarding data privacy and control remain. Ultimately, businesses must integrate these technologies while addressing new regulatory and infrastructural challenges to remain competitive in an increasingly digital economy.

**Keywords:** LegalTech, digitalization, entrepreneurship, artificial intelligence, technological innovation, e-business, click-wrap.

## Introduction

Thanks to rapid growth and innovative approaches, Kazakhstani LegalTech startups have the potential to become key players not only on the local stage but also internationally. The integration of machine learning and big data analytics deserves particular attention, as it allows e-businesses to more accurately and efficiently handle customer requests, offering precise and timely recommendations.

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This, in turn, strengthens customer trust and satisfaction, which is considered a key success factor in any industry. Thus, investments in AI and machine learning development in the LegalTech sector not only improve the quality of e-business but also contribute to the growth of entrepreneurship overall.

Currently, many LegalTech tools are being applied in entrepreneurial activities for electronic interactions. These tools have transformed the entrepreneurial landscape, creating new business models based on blockchain technology. Many businesses are developing roadmaps to incorporate artificial intelligence (hereafter referred to as AI) and machine learning into their operations. In other words, businesses are evolving within the so-called "e-business," which is rapidly advancing alongside technological innovations.

## **Materials and Methods**

The research was conducted with consideration of current directions in the development of practices and methodologies for using LegalTech in electronic interactions within entrepreneurial activity.

The primary materials used include international regulations, Kazakhstan's legislation, analytical reports, media publications, and others. Legal analysis and systematic approaches, among other methods, were employed in preparing this work.

## **Results and Discussion**

Based on existing trends in entrepreneurial activity, ten key trends can be identified and classified accordingly.

E-business is dynamic and develops alongside innovations and advancements in the integration of IT and various forms of entrepreneurial activities. Today, e-business significantly impacts "physical business" and is predicted to play an increasingly important role in the economy. When considering "e-business" as a type of entrepreneurial activity, it is necessary not only to examine its characteristics in line with Article 1 of the Civil Code of the Republic of Kazakhstan (hereinafter referred to as the Civil Code of the Republic of Kazakhstan) [1], but also to classify the entities involved in this form of entrepreneurship. E.V. Trofimova, in her work, proposes an extensive classification of such entities based on their functions. For example, entities that ensure the functioning of digital infrastructure (hosting providers, domain name registrars, etc.); participants in the market of digital products and services (search engine operators, website owners, etc.); and other users of information systems on the Internet [2].

The concept of e-commerce is also evolving. Today's e-commerce is more than just online shopping. It can encompass virtually all industries and sectors of trade. Businesses that do not leverage digital technologies to transform their operations typically fail to achieve high performance in their respective fields.

The provisions of the Civil Code of the Republic of Kazakhstan allow for the sale of goods by sample and through remote methods. It is worth noting that, in modern conditions, a remotely concluded contract may take the form of a click-wrap agreement, whereby the contract is accepted by clicking the "I agree" button, accompanied by the contract text and a description of the price and other terms of the transaction. When reviewing disputes about the good faith of sellers' and service providers' use of click-wrap agreement techniques, the position is maintained that simply having a signature under these terms or a so-called "checkmark" under

individual elements of the agreement (such as the purchase of additional services) does not indicate that this signature was obtained with the consumer's free will or that the consumer had the opportunity to refuse such terms. In this regard, there is a need to create a legal basis for the development of alternative online dispute resolution mechanisms.

With the growing popularity of mobile devices, social networks, and intelligent technologies, types of commerce such as mobile, social, and pervasive commerce are no longer just concepts but are now applied and reliable in practice.

Augmented reality will be increasingly used by brands, enabling users to place goods, services, and work results virtually in the real world. From clothing to furniture, AR technology allows consumers to visualize how a real object would appear in virtual reality. In the past, buyers typically evaluated an item by reading a textual or graphic description. Now, augmented reality can enhance the consumer experience before purchase, helping them ensure that the products are suitable. This also reduces product returns, which is a significant challenge for e-commerce. Virtual reality (VR) provides users with a virtualized real experience. Although the Internet has offered virtual capabilities since its inception (e.g., Second Life), using VR technology in e-commerce enhances its ability to represent reality. If this is the case, there is potential to create a new virtual world for mass markets. Product returns from online purchases remain a significant problem. When a product is returned or exchanged, the retailer incurs additional supply chain costs, and often the product cannot be resold at its original price due to damage, wear, or obsolescence, especially with fashion or seasonal items. The increasing cost of returns is a problem for many retailers that cannot be ignored for long periods.

New forms of performance data are becoming available. For instance, historically, it was difficult to measure the conversion rate (purchases) of digital advertising [3]. To some extent, this has hindered traditional businesses from adopting digital advertising. However, now it can be measured thanks to: 1) advancements in data analysis methods and capabilities—the combination of electronic payments, social networks, POS (point-of-sale) systems, order management systems, and geographic location data; 2) new performance assessment methods—entrepreneurs can evaluate to what extent digital advertising expenses convert into sales. They can invest in digital advertising with more confidence and determination.

Approaches to mobile payments have broad practical applications. Remote mobile payments and contactless mobile payments have immense potential impacts on business. E.G. Khomenko, in his work, provides a clear classification of electronic payment systems. The author suggests classifying all systems based on the payment method, the need for pre-depositing funds, etc., and by the types of payment systems (international, national, centralized, decentralized, etc.) [4]. In short, mobile payment technologies will further simplify payment processes and significantly increase the volume of payments made through mobile devices. Companies like Google, Samsung, Apple, PayPal, and Alibaba, among others, are expanding their global mobile payment markets, doubling or even tripling their customer base. This reflects customer preferences for convenience.

AI and machine learning technologies allow businesses to transition from "one-to-many" marketing to "one-to-one" marketing [5]. Machines can learn from user behavior data, identify patterns, and perform personalized actions such as offering recommendations. For example, Netflix segments its 93 million users into 1,300 "taste communities" with similar preferences in movies and shows. Based on this segmentation, Netflix then promotes personalized content to each user.

Blockchain is a decentralized information technology that does not rely on an intermediary or middleman. This innovative feature could fundamentally change how e-commerce operates. In particular, e-commerce entities that profit from intermediary fees are facing challenges

from emerging blockchain-based online markets. This technology will largely eliminate the intermediary fees associated with online transactions. Additionally, blockchain has the potential to protect and authenticate physical goods, which is beneficial for insurance companies and potential buyers of these goods. In light of digital technology development, A.V. Minbaleev notes that "the modern legal system cannot quickly respond to changes in digital technologies, as they are evolving much faster"[6].

The Internet of Things allows the Internet to interact with objects and people. The role of the IoT is significant in various contexts, such as supply chain management, inventory management, human-computer interaction in physical environments, and the "sharing economy." The IoT enables businesses to digitize their operations. It is important to agree with A.V. Mikhailov, who believes that "building a digital economy involves creating fundamentally new management models, forming economic relations based on the combination of the real and virtual worlds, and achieving global qualitative changes in social relations. Such a digital economy requires a new approach to legal regulation, including the adoption of special regulations and a radical change in existing legal norms and regulatory mechanisms"[7].

The rapid development of LegalTech solutions worldwide demonstrates their increasing role in streamlining legal processes for businesses. According to ExplodingTopics, companies use an average of 80 SaaS applications, highlighting the growing demand for digital solutions, including in the legal domain. The global LegalTech market is valued at approximately \$30 billion, with an average annual client base growth of 35%. Notable examples include Ironclad, a contract management platform, and LegalZoom, an all-in-one legal service provider. AI-powered legal assistants are also on the rise, as evidenced by Luminance securing \$40 million in funding and Robin AI raising \$26 million in investment.

In Kazakhstan, the adoption of LegalTech is still emerging, but promising cases are already present. One such example is TrustContract, a startup enabling online contract signing via SMS, which raised \$1 million in 2024 and is expanding into international markets. The platform demonstrates the increasing demand for accessible and efficient legal services, growing by 50% per month. These trends indicate the necessity of further regulatory adjustments to facilitate the development of LegalTech in Kazakhstan. Specific legislative amendments could include the recognition of AI-assisted contract drafting, legal validation of smart contracts, and the creation of a regulatory framework for digital legal services. These steps would align Kazakhstan's legal landscape with global trends and enhance the efficiency of legal processes in the entrepreneurial sector[8].

Kazakhstan has been actively integrating LegalTech solutions to modernize its legal system. Notable initiatives include the development of platforms that facilitate electronic document signing using digital signatures and services that automate the submission of alimony claims, thereby enhancing the accessibility and efficiency of legal services for citizens[8]. Additionally, Kazakhstani startups in the LegalTech sector are experiencing significant growth, integrating machine learning and big data analytics to improve the accuracy and promptness of legal consultations [9].

Globally, LegalTech is evolving rapidly, offering innovative solutions to optimize legal practices. In developed countries, the percentage of innovative companies in the legal sector has seen substantial growth in recent years. Key developments include the use of artificial intelligence to automate legal processes, the implementation of blockchain technologies to ensure transparency and security in transactions, and the development of online platforms for delivering legal services [10]. These advancements contribute to increased efficiency and accessibility in the justice system, reducing costs and time associated with legal services[11].

Kazakhstan lacks specialized, comprehensive legislation to regulate digital entrepreneurship across all economic sectors. Instead, digital businesses must operate within a complex network of existing rules that simultaneously impose regulatory constraints and offer new opportunities for technological development [12]. Digital economy cooperation is hindered by divergent domestic data laws and a lack of unified legal frameworks for data security. To address this, the authors propose establishing a dynamic and sustainable legal mechanism focused on a shared data safety platform, cross-border data protection, and secure supply chains to balance data utilization with citizen privacy[13].

Cloud computing enables individuals and businesses to access high-speed, ubiquitous computing power without the need to carry or deploy bulky servers or computers. Cloud technologies also create special web business models, in which companies can host and manage the data of others, such as Amazon Web Services and Alibaba Cloud.

Despite the positive aspects of implementing LegalTech in entrepreneurship, several issues still need to be addressed. Blockchain-based e-commerce has its advantages and disadvantages. From the perspective of transaction cost economics, this form of e-commerce reduces transaction costs due to the absence of intermediaries, as transactions rely on mutual trust between parties. However, blockchain commerce must resolve disputes similar to traditional e-commerce. For instance, a buyer might receive a defective product (such as one with a manufacturing flaw) and want to return it, while the seller may view the buyer with suspicion, believing the product was in good condition when shipped. In such cases, there is no third party responsible for handling disputes. In serious or large transactions, litigation might be the only option, which can increase transaction costs, both in time and money. Progress in blockchain adoption remains slow as entrepreneurs adapt to key features of the technology—namely, that while records are public, the owner of digital currency remains anonymous and untraceable. Many companies are creating their own “permissioned” distributed ledgers (decentralized), where only those with authorization can access the network. Some are exploring ways to embed privacy features into the technology, such as masking certain parts of the data, such as trade or customer information, which is often considered proprietary or confidential.

Analytical technologies like AI and ML are no longer prohibitively expensive for small and medium-sized enterprises (SMEs). These businesses can afford to implement advanced AI and ML technologies to create a new roadmap for gaining competitive advantages. It is not an overstatement to link AI and ML with competitive advantages, which are essential in an environment where physical retail stores are closing as more consumers shift to online shopping. In such a competitive landscape, SMEs must embrace technological innovations to increase revenue.

Considering the analytical and business opportunities AI and ML provide, entrepreneurs should treat them as strategic priorities that can enhance the productivity of both their staff and their business. AI and ML can be implemented alongside new technologies such as bot technology, the Internet of Things (IoT), augmented reality (AR), and virtual reality (VR) to improve customer personalization and service quality. When effectively implemented, AI and ML can help reduce the physical and psychological distance between businesses and customers.

Digital transformation not only brings opportunities but also generates data. However, some data can be inaccurate, distorted, or false, and relying on such data could lead to misguided strategies and execution errors. Entrepreneurs must not rely solely on data and analytical technologies without validating results through alternative means. This is a key reason why human-like robots or systems cannot replace humans in tasks that require careful analysis.

## Conclusion

The adoption of AI and ML will increase businesses' reliance on information systems, but their legacy systems and organizational infrastructure may not adapt easily. To ensure the success of new digital operations, entrepreneurs must reorganize their systems and infrastructure, adapting their legacy systems and organizational processes to optimize their investments in new technologies.

This article has highlighted key strategic trends for the development of e-business and the application of LegalTech innovations in entrepreneurship. Blockchain is a decentralized technology for transmitting and storing data, with a well-defined operational mechanism. AI and ML have enormous potential for the future of e-business, but entrepreneurs need to fully integrate them and develop a plan to transition toward the "Internet of Thinking." AR and VR have various applications in e-business, particularly in making delivery processes smarter. Fast delivery is becoming a necessity for online shopping, but in practice, it requires costly and labor-intensive infrastructure. Therefore, entrepreneurs are encouraged to plan the use of drones and bots to replace their workforce. Cloud-based e-business differs significantly from traditional e-commerce. Entrepreneurs can reap many benefits from cloud computing but should also be aware of issues such as data privacy and loss of control. Video plays a crucial role in people's digital lives, proving useful for branding and marketing by embedding messages in customers' brand memories.

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There are no conflicting interests to disclose.

## The contribution of the authors

Each author played an equal role in the design and execution of the research, the analysis of the results, and the writing of the article. All authors provided valuable feedback and were instrumental in shaping the study.

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### **Кәсіпкерлік қызметте электрондық өзара іс-қимыл саласында LegalTech қолданудың өзекті мәселелері**

**Аңдатпа.** Бұл мақалада электрондық бизнесті дамытудың негізгі тенденциялары және Кәсіпкерліктегі LegalTech инновацияларының рөлі қарастырылады. Кәсіпкерлік қызметтің цифрлық трансформациясы, әсіресе блокчейн, жасанды интеллект (AI) және машиналық оқыту (ML) сияқты технологиялар арқылы кәсіпкерлік қызметтің ландшафтын түбегейлі өзгертті. Блокчейн технологиясы транзакциялық шығындарды азайта отырып, дауларды үшінші тарап

делдалынсыз шешуде қиындықтар туғызады. Сонымен қатар, AI және ML бизнес үшін өнімділікті арттыруға, тұтынушыларға қызмет көрсетуді жақсартуға және қызметтерді жекелендіруге мүмкіндік беретін стратегиялық басымдықтарға айналуда. Сонымен қатар, кеңейтілген шындық (AR) және виртуалды шындық (VR) қосымшалары бизнестің тұтынушылармен қарым-қатынасын өзгертеді, бұл оларға өнімді сатып алмас бұрын визуализациялауға мүмкіндік береді, бұл өнімнің кірістілігін төмендетеді. Мақалада осы технологиялардың мүмкіндіктеріне қарамастан, кәсіпорындар цифрлық инновациялардан толық пайда алу үшін өз жүйелері мен процестерін қайта құруы керек екендігі атап өтілген. Бұлтты есептеулер мен мобильді төлем жүйелері бизнестің тиімділігін одан әрі арттырады, дегенмен деректердің құпиялылығы мен бақылауына қатысты алаңдаушылық сақталуда. Сайып келгенде, кәсіпорындар барған сайын цифрлық экономикада бәсекеге қабілетті болып қалу үшін жаңа нормативтік және инфрақұрылымдық мәселелерді шеше отырып, осы технологияларды біріктіруі керек.

**Түйін сөздер:** LegalTech, цифрландыру, кәсіпкерлік, жасанды интеллект, технологиялық инновациялар, электрондық бизнес, click-wгар.

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### **Актуальные проблемы применения LegalTech в сфере электронного взаимодействия в предпринимательской деятельности**

**Аннотация.** В данной статье рассматриваются основные тенденции развития электронного бизнеса и роль инноваций LegalTech в предпринимательстве. Цифровая трансформация предпринимательской деятельности коренным образом изменила ландшафт предпринимательской деятельности, особенно с помощью таких технологий, как блокчейн, искусственный интеллект (AI) и машинное обучение (ML). Технология Блокчейн создает проблемы при разрешении споров без стороннего посредника при одновременном снижении транзакционных издержек. Кроме того, ИИ и ML становятся стратегическими приоритетами для бизнеса, которые позволяют повысить производительность, улучшить обслуживание клиентов и персонализировать услуги. Помимо этого, приложения дополненной реальности (AR) и виртуальной реальности (VR) изменяют отношения бизнеса с клиентами, позволяя им визуализировать продукт перед покупкой, что снижает прибыльность продукта. В статье подчеркивается, что, несмотря на возможности этих технологий, предприятиям необходимо реорганизовать свои системы и процессы, чтобы в полной мере извлечь выгоду из цифровых инноваций. Облачные вычисления и мобильные платежные системы еще больше повышают эффективность бизнеса, хотя опасения по поводу конфиденциальности и контроля данных сохраняются. В конечном счете, предприятиям необходимо интегрировать эти технологии, решая новые нормативные и инфраструктурные проблемы, чтобы оставаться конкурентоспособными во все большей цифровой экономике.

**Ключевые слова:** LegalTech, цифровизация, предпринимательство, искусственный интеллект, технологические инновации, электронный бизнес, click-wгар.

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